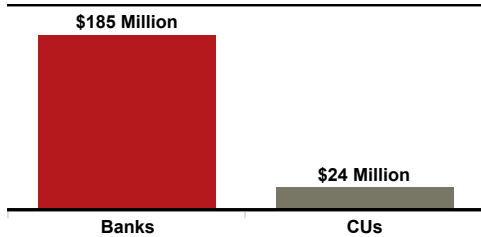




**Texas Median Asset Size  
By Institution  
Mid-Year 2014**



**Texas Credit Unions**

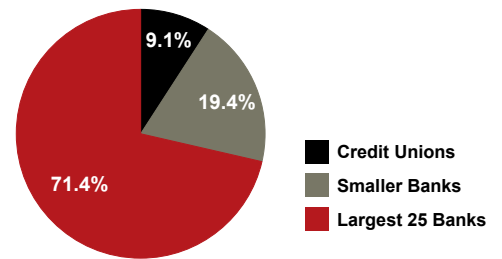
Number of credit unions headquarterd in the state: 498  
 Estimated number of credit union memberships in the state: 7,781,022  
 Memberships in credit unions headquarterd in the state: 8,216,251



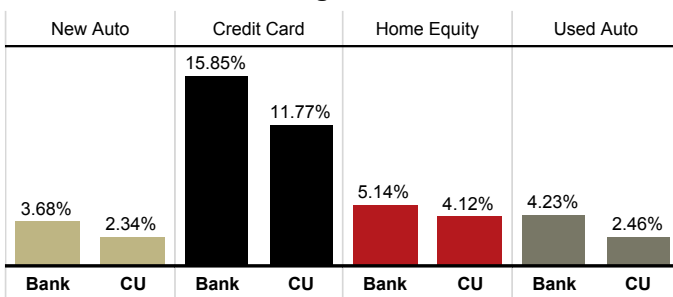
**A small but significant presence in the community**  
 Credit unions represent a growing, but small segment of the state's financial sector. Banks control 91% of deposits in Texas. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 54% of total bank deposits in the state - a share that has increased by 15 percentage points over the past two decades.

**Texas Mid-Year 2014 Market Share**



**Texas Average Interest Rates**



**A better deal for consumers**

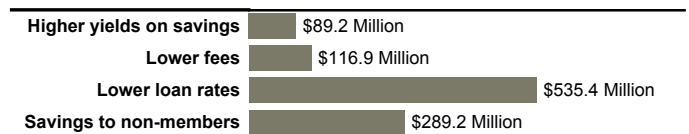
The lower credit union average new car loan rate shown in the graph results in a savings of \$895 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

**A structural difference that produces big benefits**

Credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment. This structural difference allows credit unions to pass profits on to their member-depositors in the form of lower loan interest rates, higher yields on savings and fewer/lower fees.

**2014 Texas Credit Union  
Financial Benefits**

Benefits arise from Credit Unions providing:



**Total Member Benefits \$741 Million**

Source: Census, NCUA, FDIC, Informa Research Services Inc. and CUNA's Economics and Statistics Department.